

## Benefits Webinar Presentation Questions

**Where can I view a copy of the Benefits Webinar?**

[www.apsb.org/webinars](http://www.apsb.org/webinars)

**Where can I find a listing of Blue Cross Blue Shield of LA network providers?**

[www.bcbsla.com](http://www.bcbsla.com)

**What are the benefits of being self insured?**

Lower administrative cost, premium tax savings, and increased ability to manage plan cost.

**Has there been a change for employees with regard to the 10 year vesting requirement?**

No, the change only pertains to dependents.

**Will we get an explanation of benefits prior to open enrollment?**

This webinar will be posted at [www.apsb.org/webinars](http://www.apsb.org/webinars). At your scheduled time during open enrollment you will have the chance to go over your benefit elections one-on-one with a professional benefit counselor.

**I'm a new hire. When will my coverage begin? Will I have to complete the 11-1-2016 open enrollment?**

Newly hired employee's coverage begins on the 1st of the month following one month from the date of employment. Employees hired for the 2016-2017 school year will have coverage effective October 1st, 2016. Newly hired employees must still complete open enrollment for the new plan year which begins on November 1st, 2016.

**Is it mandatory that I complete open enrollment with a benefit counselor?**

Yes, participation is mandatory. If benefit elections are not complete, coverage will be discontinued effective November 1st, 2016.

**Do I have to cover all of my family members on all lines of coverage?**

No, you can choose to cover your eligible dependents in each line of coverage independently.

**How do I add a new dependent in which I may not have their birth certificate / social security number?**

Dependent children and spouses must be added within thirty days from birth or marriage. Contact the benefits department to enroll.

**What are the deciding factors in choosing medical Plan 1 or Plan 2?**

Plan members should review the differences in benefits such as calendar year deductible and maximum out-of-pocket, along with the difference in cost between the two plans.

**Does our health plan cover pre-existing conditions?**

Yes, the medical plan does cover pre-existing conditions.

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### **With the change in prescription copays, what is the benefit of utilizing 90 day / mail order?**

Although, mail order prescriptions can be less costly and help in controlling plan cost, there are no benefit advantages to utilizing mail order other than the convenience of your prescription being mailed to your home.

### **Does Blue Cross allow 90 day prescriptions for maintenance medications?**

Yes, please contact the pharmacy department to confirm if your drugs are available. The phone number can be found on the back of your id card under Rx Member Services.

### **Under the new Blue Cross plan, it seems as though we are being billed for charges that were previously covered by UHC. Why is that?**

The Ascension Parish School Board is a self-insured group health plan. Blue Cross Blue Shield of LA processes claims in accordance with our plan documents. We have found that United Healthcare was not processing some claims in accordance with our plan documents. The funds that pay claims come directly from APSB, not Blue Cross Blue Shield or United Healthcare.

### **Is life insurance only available for employees?**

Life insurance is available for eligible dependents at an additional cost.

### **Can life insurance be purchased over \$100,000?**

Yes, however evidence of insurability must be completed and approved.

### **What are the rates for the new Unum products?**

Rates will be presented during your one-on-one benefit session with a benefit counselor.

### **Are the new Unum products the same as last year?**

No, these products are new and provide for more enhanced benefits at a reduced cost.

### **Is long term care coverage still available?**

Long term care benefits were made available as part of the life insurance plan. These benefits will also be provided with the New Unum coverage.

### **Is the current cancer policy being replaced by another policy?**

The current cancer policy will no longer be offered. The New Unum Critical Illness plan covers cancer as well as many other critical illnesses.

### **Can the Unum policy be taken with you when you retire?**

Yes, this coverage is portable.

### **Will the flexible spending account benefit plan remain available?**

Yes, flexible spending accounts which allow employees to use pre-tax dollars to pay for unreimbursed medical expenses will continue to be offered.